

# EXHIBIT 1

SERVICE	FEE
Account Statement Copy	Free
> 2 Current Months	Research Fee
ATM Transactions at ESL Owned ATMs	Free
ATM Withdrawals at Non-ESL Owned ATMs	\$1.50
(First five withdrawals per month are free with Direct Deposit or Premier Checking. Owner of ATM may still charge a fee.)	
ATM/Check Card Replacement	Free
Rush Order	\$15.00
Cashier's Check (for amounts over \$2,000)	\$5.00 per check
Certified Check	\$5.00 per check
CheckOK (Overdraft from Savings)	\$5.00
Check Printing	Varies by style
Check Protest	Free
Copies of Deposited or Cashed Non-ESL Checks	Free
Collection Items/Foreign	<div> <div>\$0.01 - \$25.00</div> <div>Free</div> </div> <div> <div>\$25.01 - \$100.00</div> <div>\$10.00</div> </div> <div> <div>\$100.01 - \$500.00</div> <div>\$20.00</div> </div> <div> <div>\$500.01 - \$1,000.00</div> <div>\$30.00</div> </div> <div> <div>&gt;\$1,000.01</div> <div>\$50.00</div> </div>
ESL Online Bill Pay (via ESL Online Banking)	Free
Expedited Electronic <sup>1</sup> (convenience fee)	\$5.00
Overnight Check (convenience fee)	\$24.00
Foreign Drafts	\$20.00
In-Person Bill Pay <sup>2</sup>	
Standard (2-3 days)	\$1.25
Next Business Day	\$2.25
Same Day	\$4.25
International Service Assessment	1% of transaction amount
(For ESL ATM Card, ESL Visa Check Card, and ESL Visa Credit Card transactions)	

IRA Transfer to External Account		\$50.00
Legal Execution Processing		\$75.00
Low Balance/Inactivity Fee <sup>3</sup>	\$5.00 per month	
Mail Service Fees		
Overnight Mail Service		\$6.50
Saturday Only		\$16.50
Money Order (for amounts of \$2,000 or less)	\$0.75 per Money Order	
Overdraft Fees		
Overdraft/Insufficient Funds		\$37.00
Overdraft/Uncollected Funds		\$37.00
POS Overdraft (Purchase Amount)	\$ .01 - \$5.00	Free
	>\$5.01	\$37.00
Person-to-Person Payment (via ESL Online Banking)		
Standard		Free
Express		\$8.00
Premier Checking (Average balance for month < \$1,000)		\$6.00
Premier Money Maker (Average balance for month < \$25,000)		\$10.00
Research Fee (Minimum per hour)		\$20.00
Returned Items		\$10.00
Safe Deposit Boxes Annual Rental <sup>4</sup> (Contents of box are not insured.)	3" x 5"	\$35.00
	5" x 5"	\$55.00
	3" x 10"	\$65.00
	5" x 10"	\$75.00
	10" x 10"	\$100.00
Simple Spending Monthly Fee		\$8.00
Stop Payments		Free
Tiered Savings (Average balance for month < \$50,000)		\$20.00
Transfers to and from External Accounts (via ESL Online Banking)		Free

Wire Transfer

Incoming Domestic & Foreign	\$12.00
Outgoing Domestic/Foreign	\$20.00/\$35.00

Federally insured by NCUA.

1: Limited payees will accept Expedited Electronic payments. 2: Standard and next business day payments must be received by 6:00 pm EST. For a standard payment, you should allow at least three business days for a payee to receive your payment. Same day payments and next business day payments are specific options per payee and not available for all payees. 3: No activity for one year, aggregate balance in all shares is less than \$100 and no active loans. 4: Available at select ESL locations. Excludes sales tax.

The fees on this Fee Schedule are in addition to any fees listed in any ESL disclosures, terms and conditions, account agreements or any other document provided by ESL. ESL and CheckOK are registered service marks of ESL Federal Credit Union.

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04-8145C (08/18)  
ESL000286